

Certificate Number: 03621-PAE-DE-034052460

Bankruptcy Case Number: 19-17977



03621-PAE-DE-034052460

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 5, 2020, at 6:18 o'clock PM EST, Jonathan Wallace completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 5, 2020 By: /s/Frances Palenzuela

Name: Frances Palenzuela

Title: Credit Counselor